



11/11 3693

**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3693  
PATENT**

Attorney Docket No. 05793.3026-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Jeremy P. CLIFFORD et al.	)	Group Art Unit: 3693
	)	
Application No.: 09/838,194	)	Examiner: Jocelyn Greimel
	)	
Filed: April 20, 2001	)	Confirmation No.: 1551
	)	
For: SYSTEM AND METHOD FOR	)	<b>Mail Stop AF</b>
OFFERING CUSTOMIZED	)	
CREDIT CARD PRODUCTS	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

Applicants to the Final Office Action mailed November 17, 2006, the period for response to which extends to February 20, 2007 (February 17, 2007 is a Saturday and February 19, 2007 is a Federal Holiday), and pursuant to 37 C.F.R. § 1.116, as follows:

**Remarks/Arguments** follow the amendment sections of this paper.